

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Frank Greco
Susan Greco
Debtor(s)

Case No. 16-33343

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2016.
- 2) The plan was confirmed on 01/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/25/2017, 03/23/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/29/2017, 02/16/2018, 10/04/2018.
- 5) The case was dismissed on 11/30/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,094.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,579.12
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$21,579.12

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,168.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,068.69

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	3,904.00	3,904.77	3,904.77	130.80	0.00
BECKET & LEE LLP	Unsecured	1,854.00	1,854.36	1,854.36	62.12	0.00
BMO HARRIS BANK NA	Unsecured	NA	4,248.93	4,248.93	142.33	0.00
CAPITAL ONE BANK USA	Unsecured	3,498.00	3,498.48	3,498.48	117.19	0.00
COUNTRY DOOR	Unsecured	923.00	923.36	923.36	17.10	0.00
ECMC	Unsecured	26,233.00	33,011.90	33,011.90	1,105.81	0.00
INTERNAL REVENUE SERVICE	Unsecured	72,174.88	72,541.91	72,541.91	2,429.97	0.00
INTERNAL REVENUE SERVICE	Priority	5,188.33	1,870.37	1,870.37	1,870.37	0.00
INTERNAL REVENUE SERVICE	Secured	5,094.00	5,094.00	5,094.00	1,824.24	256.07
JEFFERSON CAPITAL SYSTEMS	Unsecured	465.00	465.10	465.10	15.58	0.00
LVNV FUNDING	Unsecured	2,481.00	2,481.26	2,481.26	83.11	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	3,610.00	3,695.37	3,695.37	123.78	0.00
MONROE & MAIN	Unsecured	1,396.00	1,396.67	1,396.67	46.78	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,722.00	1,721.51	1,721.51	57.66	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,388.00	1,388.36	1,388.36	46.51	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,156.00	1,156.00	1,156.00	38.72	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	497.00	496.68	496.68	16.63	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	652.00	652.30	652.30	16.97	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	729.00	714.15	714.15	18.57	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,084.00	1,083.81	1,083.81	36.30	0.00
SANTANDER CONSUMER USA DBA C	Secured	18,123.87	18,123.87	18,123.87	6,528.12	796.14
CHASE BP PRVT LBL	Unsecured	1,910.00	NA	NA	0.00	0.00
ATG CREDIT/WINFIELD RADIOLOGY	Unsecured	466.00	NA	NA	0.00	0.00
KINUM	Unsecured	586.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/CENTRAL DUP	Unsecured	2,055.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY/WORLD FINL	Unsecured	860.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STATE COLLECTION SERVICE	Unsecured	544.00	551.62	551.62	18.47	0.00
STATE COLLECTION SERVICE	Unsecured	608.00	614.93	614.93	15.99	0.00
STATE COLLECTION SERVICE	Unsecured	NA	29.19	29.19	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	174.00	177.29	177.29	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	92.00	94.01	94.01	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	192.00	194.35	194.35	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	53.00	53.51	53.51	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	68.00	70.03	70.03	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	222.00	226.05	226.05	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	425.00	429.79	429.79	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	NA	136.50	136.50	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	609.00	616.32	616.32	16.03	0.00
STATE COLLECTION SERVICE	Unsecured	206.00	209.58	209.58	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	16,150.29	679.07	679.07	679.07	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$679.07	\$679.07	\$0.00
Debt Secured by Vehicle	\$18,123.87	\$6,528.12	\$796.14
All Other Secured	\$5,094.00	\$1,824.24	\$256.07
TOTAL SECURED:	\$23,896.94	\$9,031.43	\$1,052.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,870.37	\$1,870.37	\$0.00
TOTAL PRIORITY:	\$1,870.37	\$1,870.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$138,638.09	\$4,556.42	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,068.69</u>
Disbursements to Creditors	<u>\$16,510.43</u>
TOTAL DISBURSEMENTS :	<u>\$21,579.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.